

IMPORTANT CREDIT CARD DISCLOSURES. The following represents important details concerning Your Credit Card. The information about the costs of the Card are accurate as of the effective date of August 1, 2025. You can call Us at (800) 561-4302 or write to Us at 40870 Sierra Drive, P.O. Box 279, Three Rivers, CA 93271 to inquire if any changes have occurred since the effective date.

Interest Rate and Interest Charges		
Annual Percentage Rate (APR) For Purchases	VISA Classic:	8.49% - 19.90% based on Your creditworthiness.
	Secured VISA Classic:	19.90% based on Your creditworthiness.
APR For Balance Transfers	VISA Classic:	8.49% - 19.90% based on Your creditworthiness.
	Secured VISA Classic:	19.90% based on Your creditworthiness.
APR For Cash Advances	VISA Classic:	8.49% - 19.90% based on Your creditworthiness.
	Secured VISA Classic:	19.90% based on Your creditworthiness.
How to Avoid Paying Interest on Purchases	We will not charge You interest on purchases if You pay Your entire balance owed each month within 25 days of Your statement closing date.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a Credit Card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore	
Fees		
Transaction Fees		
<ul style="list-style-type: none">Cash AdvanceForeign Transaction		2.00% of each advance or \$5.00 , whichever is greater. 1.00% of each foreign currency transaction in U.S. Dollars. 1.00% of each U.S. Dollar transaction that occurs in a foreign country.
Penalty Fees		
<ul style="list-style-type: none">Late PaymentReturned Payment	Up to \$10.00 Up to \$30.00	

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases).”